

ABSTRACT

A system and method enables a mobile service provider to store and provide  
5 a selection of currency exchange rates directly for use in a user's mobile phone. This  
means that daily exchange rate calculations are accurate and daily updates ensured. The  
mobile phone user only needs to select the 'to' and 'from' exchange rate currencies that  
he/she wishes to use. The system and method enables downloading to the mobile phone of  
the specified exchange rate currencies directly from the mobile phone service provider, and  
10 further obviates the need for a separate application to be downloaded to provide this  
function.